Notre Dame Law School proudly offers a strong and growing **Loan Repayment Assistance Program**, LRAP, to assist graduates pursuing legal careers in public interest and public service during the first ten calendar years after graduation. Since 2003, NDLS LRAP has awarded more than $1,000,000 in loan repayment assistance to recent graduates.

**Frequently Asked Questions**

**How does LRAP work?**
Under LRAP, NDLS loans recent graduates money to help repay their loans to attend NDLS. Graduates then earn forgiveness for their LRAP loans over a 3-year period, provided they continue to work full-time in qualified public interest or public service positions. NDLS provides this support in the form of a loan, not a grant, so that participants need not include the assistance in their taxable incomes, which maximizes the benefit’s value to each participant.

**Who is eligible to apply for NDLS LRAP assistance?**
Any recent JD graduate of NDLS who is working in or has accepted a position in qualifying employment, expects to have an adjusted gross income below $60,000 (based on full-time work), and owes at least $10,000 on their NDLS loans may receive loan repayment assistance. Graduates who are actively seeking such employment and expect to receive an offer by December 31st of the same year may also apply, contingent upon receiving and accepting such an offer. When funds remain available, the LRAP Committee may extend the December 31st deadline to a date no later than March 1st.

**Who should not apply for NDLS LRAP assistance?**
Individuals who do NOT plan to work in public interest or public service for at least one year, or long enough to receive at least partial forgiveness, should not apply to participate in the LRAP.

**For LRAP purposes, what constitutes adjusted gross income?**
Adjusted gross income refers to a person’s gross income, LESS the following common reductions: employee contributions to health, dental, and vision plans; employee contributions to flexible spending plans for health or dependent care; employee contributions to retirement plans via payroll deductions or exclusions up to a maximum percentage of the graduate’s compensation (currently 10%); an amount equal to the federal personal exemption for each child under the age of 24; and non-NDLS education loan payments. Please refer to the full LRAP Program Description on the Law School’s website (*).

**What is the annual deadline to apply for LRAP?**
November 1st. The LRAP Committee strictly enforces this deadline. Graduates can first apply on or before the November 1st AFTER their NDLS graduation.

**As an LRAP participant, do I have to re-apply for LRAP every year?**
Yes, participants must re-apply by November 1st each year to remain eligible to receive LRAP assistance in the following year.
When would I know if I am approved to receive LRAP assistance?
The LRAP Committee typically communicates decisions to applicants in early December each year.

What information and documentation do I need to complete the LRAP application?
Required information and documentation includes proof of employment or acceptance of an offer of employment in a qualifying position, a copy of a current pay-stub that includes salary and all qualifying deductions, a copy of the most recently filed federal income tax return, a list of assets, loan information, a resume, and any additional or clarifying information or documents as requested. You can find a copy of the LRAP application on the NDLS website (*).

When would I receive LRAP assistance?
If the LRAP Committee approves an application and the graduate timely provides all required information and documentation, participants can expect to receive a check for 50% of their assistance in January to cover their expected loan payments for the months of January - June, and the remaining 50% in July, for the months July - December.

What if my professional or personal circumstances change while I am an LRAP participant?
Participants who undergo changes in professional or personal circumstances must inform NDLS within 2 weeks of the change. Examples include any job change, salary increases or decreases, any changes in loan payments (NDLS or other educational loans), a change in marital status, any reportable changes in assets and the birth of a child. If such changes affect the participant’s LRAP assistance amount, the LRAP Coordinator determines any necessary adjustments.

How much LRAP support can I expect to receive?
For participants with adjusted incomes under $50,000, LRAP covers 100% of monthly NDLS loan repayments up to an annual cap, currently $12,000. For participants with adjusted incomes between $50,000 and $60,000, the LRAP covers a portion of such payments; see website for details (*).

For how long can I receive LRAP assistance?
Graduates meeting LRAP requirements may receive assistance for up to 10 years after graduation.

If I have participated in an NDLS-sponsored Bridge-to-Practice (Public Service Initiative) program, how does this impact me?
If a graduate has taken advantage of the Bridge-to-Practice (PSI) program, the time spent in the program is counted towards forgiveness but the PSI position itself is not considered eligible for loan assistance.

How can I learn more about the program?
Please refer to the LRAP webpage (*), or contact Cathy Roemer or Cathy Kustner with any questions:

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(*) http://law.nd.edu/admissions/financial-aid/lrap-program

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